# MEDICARE



July 1975

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# MEDICARE

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July 1975

# CAUTION ---->

not a rule book for either program.

MEDICAID details are available from your Welfare Office.

MEDICARE details are available from your Social Security Office.

both MEDICARE and MEDICAID help pay medical bills.

both MEDICARE and MEDICAID are part of the Social Security Act.

MEDICARE-Title 18 MEDICAID-Title 19

MEDICARE and MEDICAID work together.

but MEDICARE and MEDICAID are not the same.

This book tells the differences between MEDICARE and MEDICAID.

# MEDICARE

is for almost everybody 65 or older rich or poor.

MEDICARE also protects disabled people who have been entitled to Social Security disability payments for at least two consecutive years.

Some people can have both MEDICARE and MEDICAID.

is for <u>certain kinds</u> of needy and low-income people:

- · the aged (65 or older)
- · the blind
- · the disabled
- members of families with dependent children
- · some other children

Some States also include (at State expense) other needy and low=income people.

# MEDICARE is an insurance program.

Money from trust funds pays medical bills for insured people.

# MEDICAID is an<u>assistance</u> program.

Money from Federal, State, and local taxes pays medical bills for eligible people.

# MEDICARE is a Federal program.

MEDICARE
is the same
all over the United States.

is a Federal = State partnership.

States design their own MEDICAID programs within Federal guidelines.

# MEDICAID

varies from State to State.

### MEDICARE

is everywhere in the United States.

is now in 49 States, the District of Columbia, Guam, Puerto Rico, and the Virgin Islands. Arizona does not have a medicaid program.

MEDICAIDStates are listed on pages 26 and 27.

### MEDICARE HOSPITAL INSURANCE

provides basic protection against costs of

· inpatient hospital care

· post=hospital extended care

· post = hospital home health care

# MEDICARE MEDICAL INSURANCE

provides supplemental protection against costs of physicians' services, medical services and supplies, home health care services, outpatient hospital services and therapy, and other services.

pays for at least these services:

· inpatient hospital care

· outpatient hospital services

· other laboratory and X-ray services

· skilled nursing facility services · physicians' services

· screening, diagnosis, and treatment of children under 21

· home health care services

· family planning services

In many States MEDICAÍD pays for such additional services as dental care, prescribed drugs, eye glasses, clinic services, intermediate care facility services, and other diagnostic, screening, preventive, and rehabilitative services.

### MEDICARE

pays part - but not all - of hospital and medical costs for people who are insured.

# HOSPITAL INSURANCE

pays inpatient hospital bills except for the first \$92 in each benefit period.

# MEDICAL INSURANCE

pays \$4 out of each \$5 of reasonable medical costs except for the first \$60 in each calendar year. It does not pay any of the first \$60.

MEDICAID can pay what MEDICARE does not pay for people who are eligible for both programs.

MEDICAID can pay the \$92 MEDICARE does not pay in each benefit period for eligible people.

MEDICAID can pay
the first \$60 per year of
medical care costs and can
pay what MEDICARE does not pay
of the remaining reasonable charges
for eligible people.

# MEDICARE HOSPITAL INSURANCE is financed by payroll contributions.

# MEDICARE MEDICAL INSURANCE

is financed by monthly premiums paid by the Federal Government and the insured person.
These monthly premiums now are

\$6.70 or more from the Federal Government for each insured person.

\$6.70 from each insured person.

MEDICAID can pay this \$6.70 for eligible people.

# MEDICALD

is financed by Federal and State governments.

The Federal Government contributes from 50% (to the richest States) to 78% (to the State with the lowest per=capita income) of medical care costs for needy and low=income people who are aged, blind, disabled, under 21, or members of families with dependent children.

States pay the remainder, often with help from local governments.

## MEDICARE

paid medical bills last year for nearly 13 million people.

HOSPITAL INSURANCE protected 23 million people.

Almost 23 million people were also signed up for MEDICAL INSURANCE.

This means that about 11% of all the people in the United States have the protection of MEDICARE

paid medical bills last year for more than 24 million people who were aged, blind, disabled, under 21, or members of families with dependent children.

In addition, some States paid medical bills for low-income people not aged, blind, disabled, under 21, or members of families with dependent children.

# MEDICARE

is run by the Federal Government.

The Bureau of Health Insurance of the

Social Security Administration of the United States Department of Health, Education, and Welfare is responsible for

MEDICARE.

is run by State governments within Federal guidelines.

The Medical Services Administration of the Social and Rehabilitation Service of the United States Department of Health, Education, and Welfare is responsible for Federal aspects of MEDICAID.

# both MEDICARE and MEDICAID

- · insist on high standards
- support development of needed facilities
- encourage innovation in medical care delivery
- · require review of care

# and, in addition, MEDICAID

- requires that medical services be available to all eligible people in a State
- ·trains and employs
  neighborhood people
  as community
  health workers

thus MEDICARE and MEDICAID benefit everybody by improving the quality, the quantity, the efficiency, the availability, and the effectiveness of medical services in the United States.

# MEDICARE has been everywhere

#### MEDICAID is now-JULY 1975-

These 32 MEDICAID programs cover people who Children and Supplemental Security Income, and

Arkansas California

\* Connecticut
District of Columbia
Guam

\* Hawaii

\* Illinois Kansas Kentucky Maine Maryland Massachusetts

Michigan \* Minnesota Montana

\* Nebraska

# These 21 MEDICAID programs cover only Dependent Children and Supplemental

Alabama Alaska \* Colorado Delaware Florida Georgia Idaho \* Indiana Iowa. Louisiana

\* These States do not use national SSI resources to determine Medicaid eligibility. usually stricter.

### n the United States since 1966.

#### sverywhere except Arizona.

hare eligible for Aid to Families with Dependent well as some other low-income people.

- \* New Hampshire
- New York \* North Carolina North Dakota
- \* Oklahoma

Pennsylvania Puerto Rico Rhode Island

Tennessee \* Utah

Vermont Virgin Islands Virainia

Washington West Virginia

Wisconsin

eople who are eligible for Aid to Families with ecurity Income.

\* Mississippi

\* Missouri Nevada New Jersey

New Mexico

\* Ohio South Carolina South Dakota wyoming

standards for age, disability, income and Instead, they use their own standards that are



Medical Services Administration Social and Rehabilitation Service United States Department of Health, Education, and Welfare

DHEW Publication No (SRS) 75-24902